



Cut the stress, cost and risks of legal problems.

A legal plan offered to **you** as an eligible retiree of Los Alamos National Security, LLC (LANS).



Presentation Overview

Who is ARAG®

A Retirement Benefit

- *The need for legal protection*
-

The ARAG Legal Plan

- *Benefits and services*
 - *Legal professionals on your side*
-

Information and enrollment details



Nearly 1 million individuals have chosen
legal services from ARAG

What steps have **you taken to protect
your family, home, auto and finances?**



Who is ARAG®

- A world leader in legal coverage
- Pioneered the legal insurance category
- More than 70 years of experience
- Protects 15.5 million people in 13 countries
- A.M. Best Company Rating of A (Excellent) for ARAG Insurance Company, USA



“ARAG” is an acronym for a German phrase that means “general legal expense insurance”



A Retirement Benefit

A Benefit for You and Your Stage in Life

ARAG realizes that your priorities, assets and property change at different life stages. That is why our legal plans are designed to cover the everyday legal needs of retirees just like you.

Here are just a few situations where you may need legal help:

- You need assistance with estate planning, establishing a power of attorney, creating a will and/or setting up a trust.
- You have an issue with a contractor.
- You notice a charge that is not yours on your credit card bill.
- You are interested in purchasing a second home.

* Legal benefits relating to the generational legal needs may vary by legal plan.



It's Everyday Life



- Call an attorney with questions without worrying about the cost.
- Create a health care authorization form, a bill of sale or a promissory note.
- Have an attorney review a short document.
- Guard against identity theft and have assistance if your identity is stolen.
- Access to pre-formatted legal forms.
- Access to current educational legal information.
- Create or update a will.
- Legal assistance if you are:
 - Being appointed a guardian or conservator
 - Adopting a child
 - Getting a divorce
 - Changing your name
 - Being audited by the IRS
 - Filing personal bankruptcy
 - Having child custody or support challenges
 - And many other legal situations



It Happens Across the Nation

The Need for Legal Help...

*70% of moderate income households have at least one legal need each year.**



* "Public Perception of Lawyers Consumer Research Findings," Survey by the American Bar Association, 2002.

But People Don't Know Where to Turn



Even if you don't “**need**” an attorney, you may want one. We help you find an attorney and pay their fees for covered matters.

*54% of those needing a lawyer said they did not plan on hiring one.**

Why?

- People feel they can not afford an attorney.
- People feel uncertain about how to find an attorney who can handle their issue.
- People feel that it's unclear exactly what the lawyer will do for them and how much the lawyer will charge.

ARAG can help... a legal plan serves as a bridge between you and a Network of professional legal representation and information.

* “Public Perception of Lawyers Consumer Research Findings,” April 2002. American Bar Association.

Savings You Can Count On



Without a legal plan from ARAG, you can incur significant legal expenses.

Basic Legal Need	Average Number of Hours**	Average Attorney Rates**
Standard Will Preparation	2	\$532
Consumer Protection	5	\$1,330
Property Transfers*	5	\$1,330
Property Protection*	6	\$1,596

***Coverage of legal needs may vary by legal plan.** Coverage for Property Transfers and Property Protection available under Attorney Office Work Benefit (up to 8 hours).

****Average attorney hours for each matter, based on 2006 ARAG Network Attorney estimates and using an average attorney rate in the United States of \$266 per hour for attorneys with 11-15 years of experience per the Survey of Law Firm Economics, Altman Weil Publications, Inc., 2006.**



The ARAG Legal Plan



Why the ARAG Legal Plan?

The ARAG Legal Plan Provides:

- **Security** – You know you and your family know are protected.
- **Savings** – The legal plan saves on costly legal fees.
- **Time and Productivity** – You can spend more time focused on work and family. Let the lawyer handle the rest.
- **Peace of Mind** – Employees have somewhere to turn when they face a legal issue.



Top Plan Uses from 2006

Top Five Uses for Members:

1. Wills
2. Consumer Protection
3. Divorce
4. Property Protection
5. Family Law Decree

*ARAG Claims data, 2006.

The ARAG Legal Plan

Scope of Services



Legal Representation

ARAG can help your employees resolve a number of legal issues with in-person legal consultations through a Network Attorney or any attorney they choose. Benefits are **100% paid-in-full** (*unless noted*):

- Estate Planning, Wills, and Trusts
- Matrimonial Proceedings (*self only*)
- Personal Bankruptcy
- Consumer Protection Actions
- Child Custody/Child Support
- Court Adoption Proceedings
- Court Proceedings Involving Juvenile Insured Dependent Children
- Defense in Traffic Matters that Could Lead to License Suspension
- Debt Collection Defense
- Defense of Misdemeanor Charges Except Traffic Violations
- Establishment of Guardianship or Conservatorship
- Habeas Corpus
- Name Change
- IRS Collection Defense (*up to \$1,800*)
- IRS Audit Protection (*up to \$900*)
- Major Trial
- In-Office Legal Services (*up to 8 hours per year for other legal situations*)



The ARAG Legal Plan Scope of Services



Additional Legal Representation

For any legal matter that is not excluded, employees can receive reduced fees of at least 25% off a Network Attorney's normal hourly rate for in-office legal advice and representation.

This feature ensures plan members can access plan benefits for virtually any legal need they have.

The ARAG Legal Plan

Scope of Services



Telephone Legal Advice and Consultation

Attorneys can easily handle certain issues over the phone. In fact, many times, a phone call to an attorney can put a legal issue to rest without further legal intervention. You can consult with Network Attorneys over the phone as often as necessary – for any of the following services:

- General Legal Advice
- Standard Will Preparation
- Document Review; *up to 4 pages*
- Specific Document Preparation
- Telephone Small Claims Assistance



The ARAG Legal Plan

Scope of Services



Legal Tools and Resources *(Available online 24 hours a day)*

The Law Guide

- Provides comprehensive overviews of the most common legal issues to help you become a better-informed legal consumer

Do-It-Yourself Legal Documents™

- Access to hundreds of consumer and business-related legal documents (such as childcare power of attorney)
- Easy-to-use interactive software provides step-by-step instructions to create legally valid documents

The ARAG Legal Plan Scope of Services



Identity Theft Services

Toll-free access to a Certified Identity Theft Case Manager who will:

- Explain what identity theft is and how to prevent it
- Provide resources to minimize and recover from identity theft, including a Victim Action Kit and Prevention Kit.
- Explain relevant plan coverages.
- Monitor through resolution of the situation.



Membership Information

- Receive a New Member Welcome Kit, including ARAG Legal Benefits Cards upon enrollment
- Receive access to information on the ARAG Legal Benefits Web Site highlighting a wide range of tools and resources, including:
 - Information on how to use the plan
 - Benefit plan summary
 - ARAG's Attorney Finder
 - The Law Guide and Do-It-Yourself Legal Documents™
 - Easy access to ARAG's Customer Care Center to ask additional questions

Plan Rate



In 2008, the monthly premium for coverage will be:

- Retiree: \$10.73 per member per month
- Retiree plus child(ren): \$14.37 per member per month
- Retiree plus adult: \$14.37 per member per month
- Retiree plus adult plus child(ren): \$15.59 per member per month



Information and Enrollment Details

To Enroll



To enroll, simply complete the Retiree Enrollment Form and submit it to ARAG.

Premium will be paid by automatic deduction from checking, savings or credit card.



For Additional Information

Online

Visit **<http://members.ARAGgroup.com/LANS>** to view information on enrolling in a legal plan, Frequently Asked Questions, and Network Attorney information.

Telephone

Talk to an ARAG Customer Care Specialist toll-free from 6:00 a.m. to 6:00 p.m. Mountain time, Monday through Friday at **800-247-4184**.

E-mail

An ARAG Customer Care Specialist **Service@ARAGgroup.com**

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